

A group of people are in a hallway. In the center, a person is wearing a full-body black gorilla costume and holding a basketball. To the left, a person in a white t-shirt and blue jeans is reaching out towards the gorilla. Other people are standing in the background, some looking on. The scene is lit with indoor lighting, and the floor is a light-colored carpet. The image has a white curved border at the bottom.

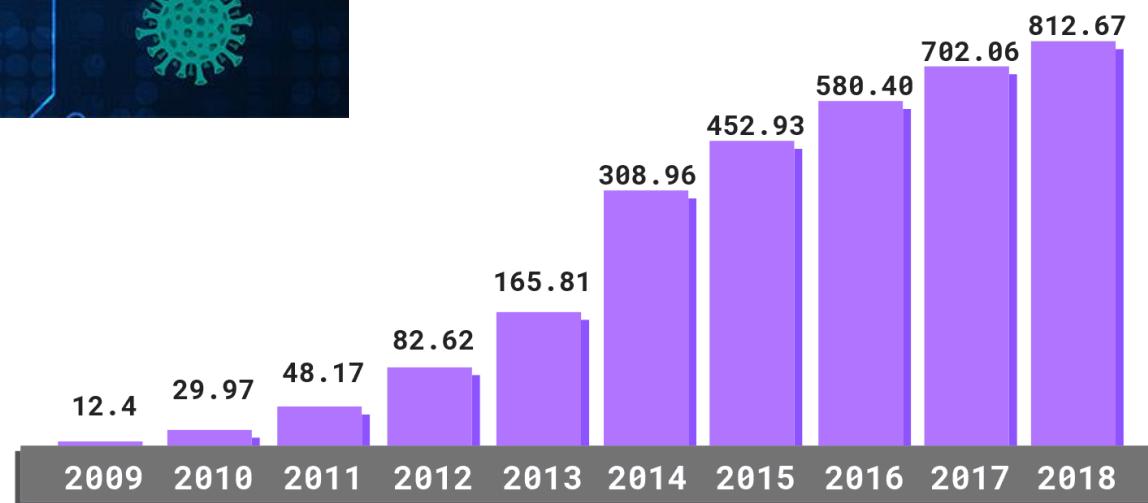
Cyber insurance

The story and a beacon

The evolution of Cyber

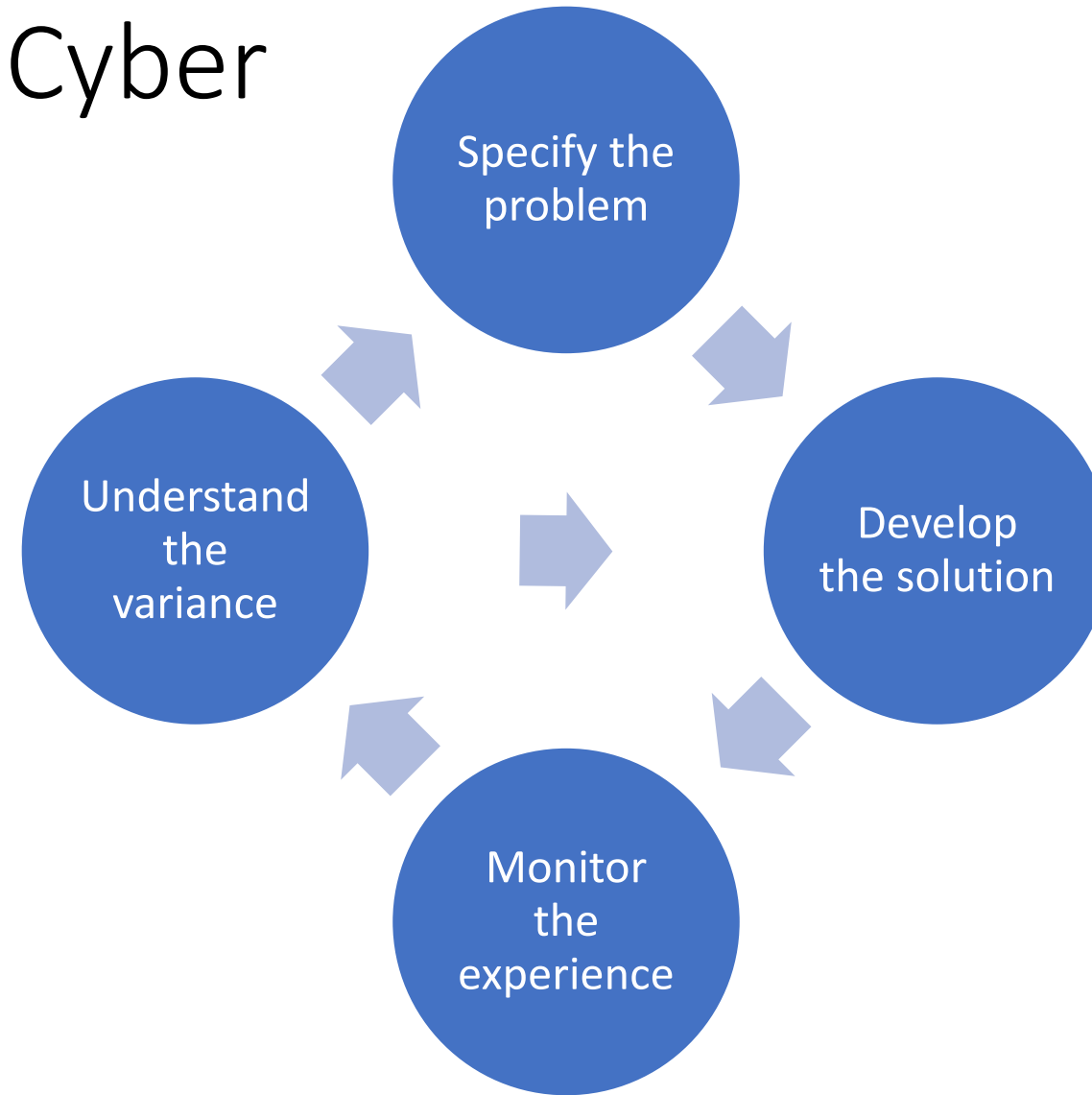


David Parkins

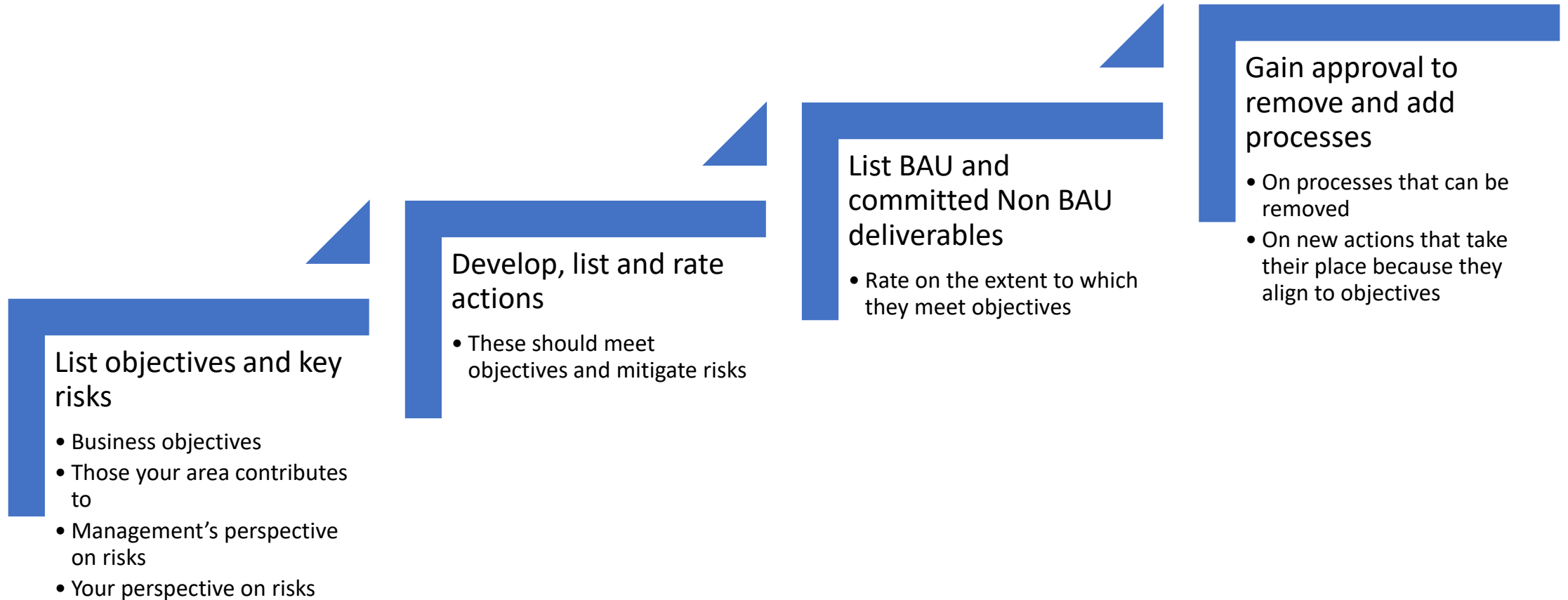


Total Malware Infection Growth Rate (In Millions)

Modelling Cyber



Steps to taking action



Appendix: Deciphering priorities

Customer growth strategy

Measures	Retention	65%	95%
	Acquisition	25%	15%
Drivers	Pricing	5% renew, -25% new	
	Customer service	15% renew, 0% new	
	Brand awareness	5% renew, 10% new	
	Values alignment	5% renew, 5% new	

Energy Performance Certificate (EPC)



17 Any Street, District, Any Town, B5 5XX

Dwelling type: Detached house
Date of assessment: 15 August 2011
Date of certificate: 13 March 2012

Reference number: 0919-9628-8430-2785-5996
Type of assessment: RdSAP, existing dwelling
Total floor area: 165 m²

Use this document to:

- Compare current ratings of properties to see which properties are more energy efficient
- Find out how you can save energy and money by installing improvement measures

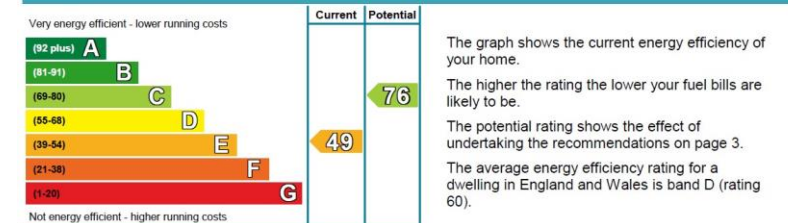
Estimated energy costs of dwelling for 3 years	£5,367
Over 3 years you could save	£2,865

Estimated energy costs of this home

	Current costs	Potential costs	Potential future savings
Lighting	£375 over 3 years	£207 over 3 years	
Heating	£4,443 over 3 years	£2,073 over 3 years	
Hot water	£549 over 3 years	£222 over 3 years	
Totals:	£5,367	£2,502	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances like TVs, computers and cookers, and any electricity generated by microgeneration.

Energy Efficiency Rating



Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years	Available with Green Deal
1 Increase loft insulation to 270 mm	£100 - £350	£141	✓
2 Cavity wall insulation	£500 - £1,500	£537	✓
3 Draught proofing	£80 - £120	£78	✓

See page 3 for a full list of recommendations for this property.

To find out more about the recommended measures and other actions you could take today to save money, visit www.direct.gov.uk/savingenergy or call 0300 123 1234 (standard national rate). When the Green Deal launches, it may allow you to make your home warmer and cheaper to run at no up-front cost.